

Substitute for form 1449A&B/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Application Number	10/696,014
				Filing Date	October 28, 2003
				First Named Inventor	Arthur, Steven E.
				Art Unit	3627
				Examiner Name	Paul Danneman
Sheet	1	of	5	Attorney Docket Number	020375-044100US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
AA	US-2002-0152116		Oct-2002	Yan et al.	
AB	US-2002-0161641		Oct-2002	Quinlan et al.	
AC	US-2002-0165795		Nov-2002	Holley et al.	
AD	US-2003-0024981		Feb-2003	Narasimhan	
AE	US-2003-0097331		May-2003	Cohen	
AF	US-2003-0115126		Jun-2003	Pitroda	
AG	US-2005-0033639		Feb-2005	Myers	
AH	US-4,554,446		11-19-1985	Murphy et al.	
AI	US-5,200,889		4-6-1993	Mori	
AJ	US-5,220,501		6-15-1993	Lawlor et al.	
AK	US-5,263,863		10-26-1993	Ferguson et al.	
AL	US-5,555,496		9-10-1996	Tackbary et al.	
AM	US-5,699,528		12-16-1997	Edward J. Hogan	
AN	US-5,757,917		5-26-1998	Rose et al.	
AO	US-5,774,879		6-30-1998	Custy et al.	
AP	US-5,777,305		Jul-1998	Smith et al.	
AQ	US-5,826,241		10-20-1998	Stein et al.	
AR	US-5,832,458		11-3-1998	Jones	
AS	US-5,899,980		5-4-1999	Wilf et al.	
AT	US-5,905,246		5-18-1999	Fajkowski et al.	
AU	US-5,923,016		7-13-1999	Fredregill et al.	
AV	US-5,960,412		9-28-1999	Tackbary et al.	
AW	US-5,987,140		11-16-1999	Rowney et al.	
AX	US-5,987,429		11-16-1999	Maritzen, et al.	
AY	US-5,991,750		11-23-1999	Watson	
AZ	US-5,999,625		12-7-1999	Bellare et al.	
BA	US-6,000,608		12-14-1999	Dorf	
BB	US-6,012,045		1-4-2000	Barzilai et al.	
BC	US-6,012,048		1-4-2000	Gustin et al.	
BD	US-6,032,133		2-29-2000	Hilt et al.	
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		Number Kind Code ² (if known)			
BE	US-6,044,363		3-28-2000	Mori et al.	
BF	US-6,058,379		5-2-2000	Odom et al.	
BG	US-6,058,417		5-2-2000	Hess et al.	
BH	US-6,070,798		6-6-2000	Nethery	
BI	US-6,073,117		6-6-2000	Oyanagi et al.	
BJ	US-6,088,684		7-11-2000	Custy et al.	
BK	US-6,098,053		8-1-2000	Slater	
BL	US-6,119,106		9-12-2000	Mersky et al.	
BM	US-6,122,625		9-19-2000	Sholom Rosen	
BN	US-6,167,386		12-26-2000	Brown	
BO	US-6,175,823		1-16-2001	Karen L. Van Dusen	
BP	US-6,226,623		5-1-2001	Schein et al.	
BQ	US-6,246,996		6-12-2001	Lee H. Stein et al.	
BR	US-6,336,099		1-1-2002	Barnett et al.	
BS	US-6,847,935		Jan-2005	Solomon et al.	
BT	US-7,006,983		Feb-2006	Packes et al.	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴				
BU	EP	911772		04-28-1999	Citicorp Development Center, Inc.		<input type="checkbox"/>
BV	EP	0949596	A2	10-13-1999	Charels Golvin et al.		<input type="checkbox"/>
BW	EP	1077436	A2	02-21-2001	Nigel Pinell		<input type="checkbox"/>
BX	WO	0022559	A1	04-20-2000	Citibank, N.A.		<input type="checkbox"/>
BY	WO	0034899		06-15-2000	Ebay Inc. et al.		<input type="checkbox"/>
BZ	WO	0054122	A2	09-14-2000	Ancestry Com. Inc.		<input type="checkbox"/>
CA	WO	0067177		11-09-2000	X Com Corp.		<input type="checkbox"/>

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		Country Code ³	Number ⁴				
	CB	WO	0079452	12-28-2000	Echarge Corp.	<input type="checkbox"/>	<input type="checkbox"/>
	CC	WO	0104816	01-18-2001	Citicorp Credit Services Inc.	<input type="checkbox"/>	<input type="checkbox"/>
	CD	WO	0141419	06-07-2001	Citibank NA	<input type="checkbox"/>	<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				T ²
	CE	AMERINET, INC., "Debit-It!—The Best Idea In Payment Systems Since the Credit Card", downloaded from website http://www.debit-it.com/ on 2/7/00, 8 pages				<input type="checkbox"/>
	CF	CONFINITY, INC., PayPal.com, How PayPal.com Works, download from website http://www.paypal.com on 2-7-2000, 7 pages				<input type="checkbox"/>
	CG	DOTBANK, "The Way to Send and Receive Money on the Internet," download from website http://www.dotbank.com , 02-07-2000, 6 pages				<input type="checkbox"/>
	CH	IDEALAB COMPANY, "PayMe.com," download from website http://ssl.idealab.com on 2-16-2000, 7 pages				<input type="checkbox"/>
	CI	Intell-A-Check Corp.: "Intell-A-Check! -The Way to get Paid", Intell-A-Check product overview, retrieved from http://www.icheck.com/ on 02/07/2000, 7 pages				<input type="checkbox"/>
	CJ	TeleCheck International, Inc.: "Making Checks Our Responsibility", retrieved from http://www.telecheck.com/home/home.html on 02/07/2000, 8 pages				<input type="checkbox"/>
	CK	Telecheck, Verification Services, Internet, http://telecheck.com , February 7, 2000.				<input type="checkbox"/>

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NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
	CL	The Denver Post, April 1, 2002, "Rebate Quests Often Result in Unhappy Returns".	<input type="checkbox"/>	
	CM	TRANSPOINT, "The Way to Pay Online", downloaded from website http://www.transpoint.com/ on 2/10/2000, 12 pages.	<input type="checkbox"/>	
	CN	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Office Action dated 10-19-2007, 8 pages.	<input type="checkbox"/>	
	CO	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Final Office Action dated 2-08-2008, 11 pages.	<input type="checkbox"/>	
	CP	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Advisory Action dated 4-16-2008, 3 pages.	<input type="checkbox"/>	
	CQ	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Office Action dated 6-05-2008, 9 pages.	<input type="checkbox"/>	
	CR	U.S. Patent Application No. 10/238,044 (Attorney Docket No. 020375-025310US), Office Action dated 4-02-2008, 8 pages.	<input type="checkbox"/>	
	CS	U.S. Patent Application No. 10/356,368 (Attorney Docket No. 020375-035600US), Office Action dated 10-25-2007, 11 pages.	<input type="checkbox"/>	
	CT	U.S. Patent Application No. 10/356,368 (Attorney Docket No. 020375-035600US), Final Office Action dated 3-13-2008, 12 pages.	<input type="checkbox"/>	
	CU	U.S. Patent Application No. 10/356,368 (Attorney Docket No. 020375-035600US), Advisory Action dated 5-21-2008, 3 pages.	<input type="checkbox"/>	
	CV	U.S. Patent Application No. 11/419,413 (Attorney Docket No. 020375-044110US), Office Action dated 6-11-2008, 11 pages.	<input type="checkbox"/>	
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